HOUSING MARKET INFORMATION

HOUSING NOW TABLES
Peterborough CMA

Date Released: Fourth Quarter 2015

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Canada

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Publication Update!

CMHC's Market Analysis Centre (MAC) is currently undertaking a review of its products suite in order to better serve our clients. Some of CMHC's products are being revamped and other new products are in the planning stages.

As a result, the ***Housing Now*** report has become the ***Housing Now Tables*** and will continue to deliver timely statistics on housing market conditions across Canada, including data on housing starts, completions, mortgage rates, new home prices, absorption rates and economic indicators.

In addition, CMHC will be launching a new publication named the ***Housing Market Insights***. This publication will provide insights, analysis and information to support informed decision making within the housing and housing finance sectors. The ***Housing Market Insights*** will be released shortly.

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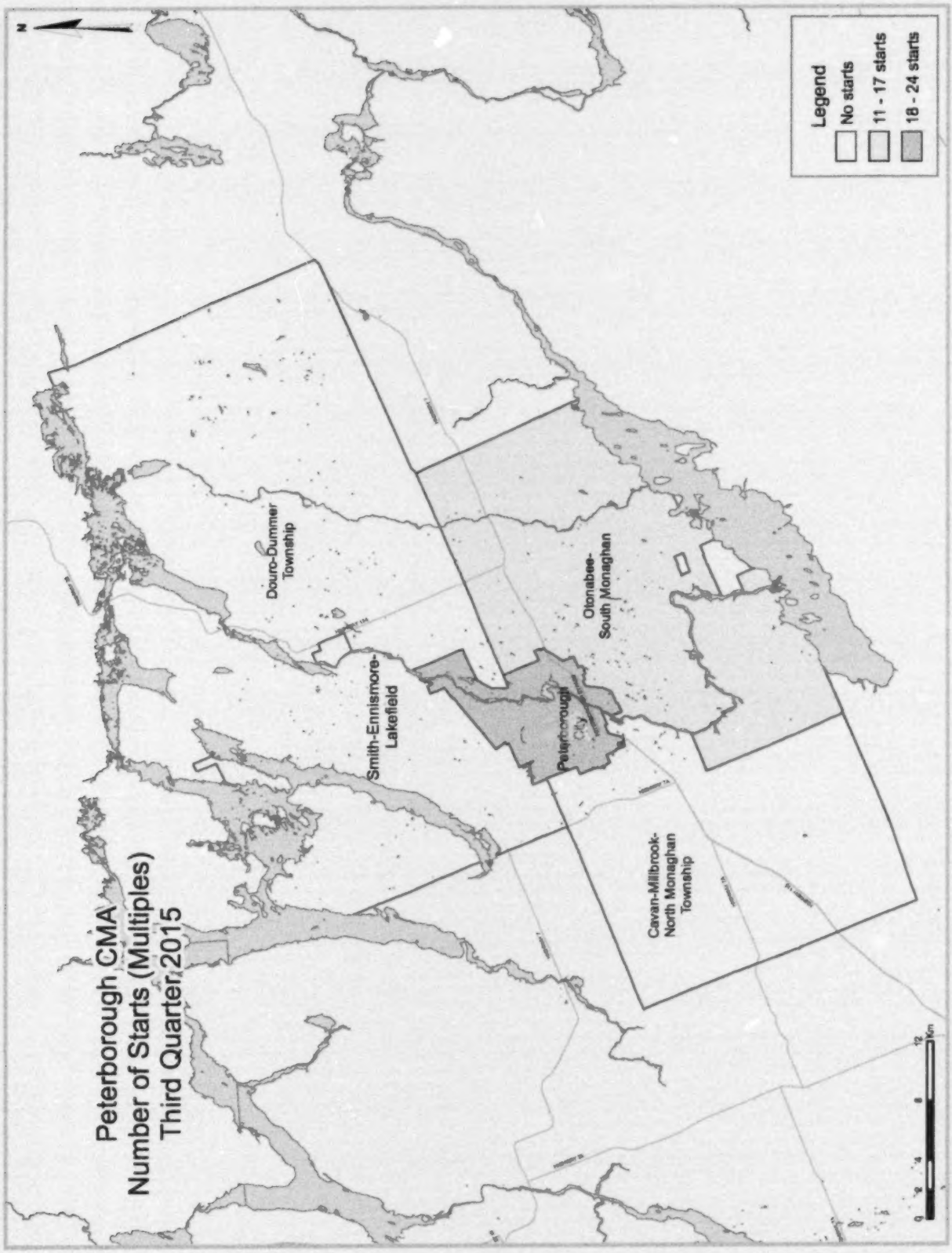
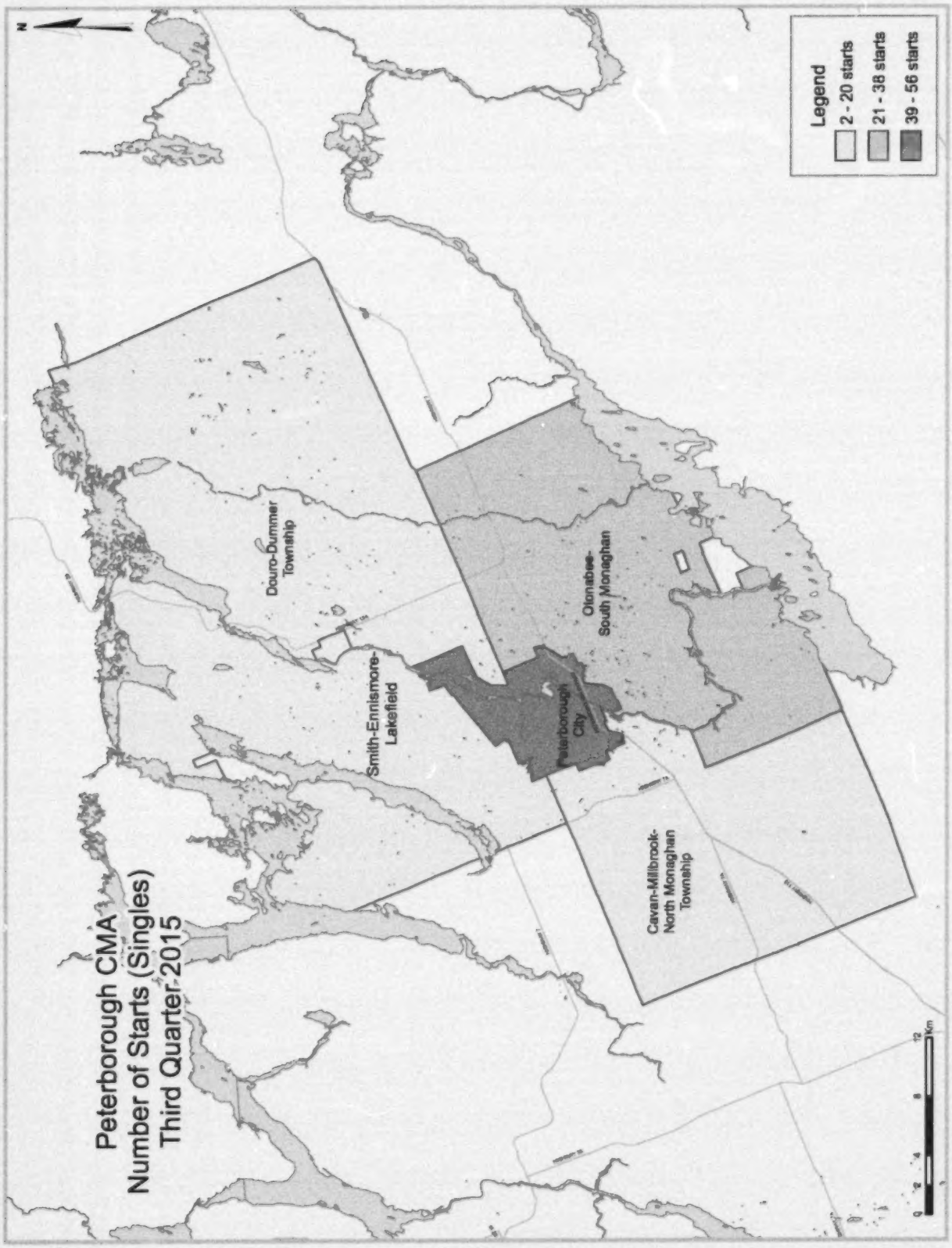
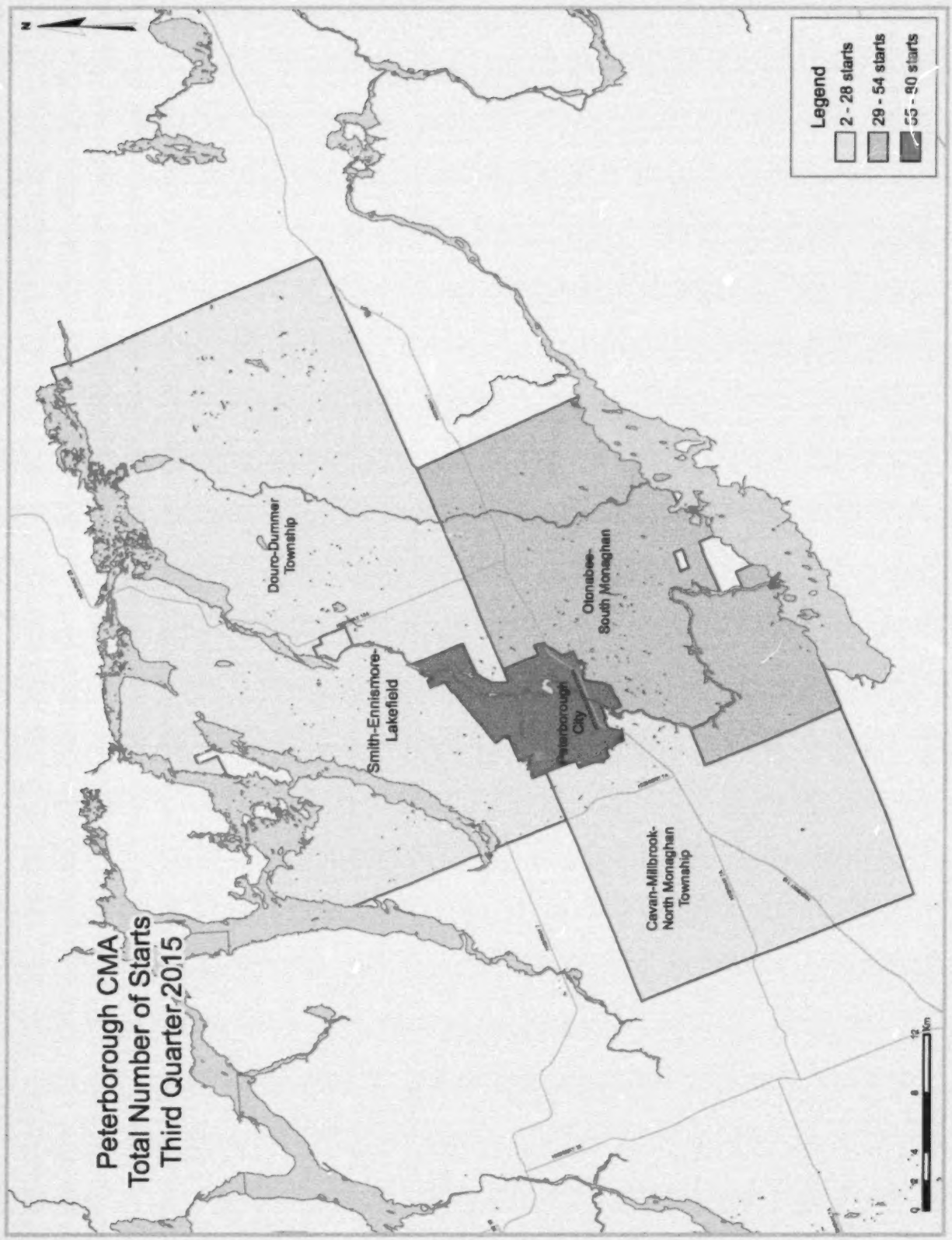
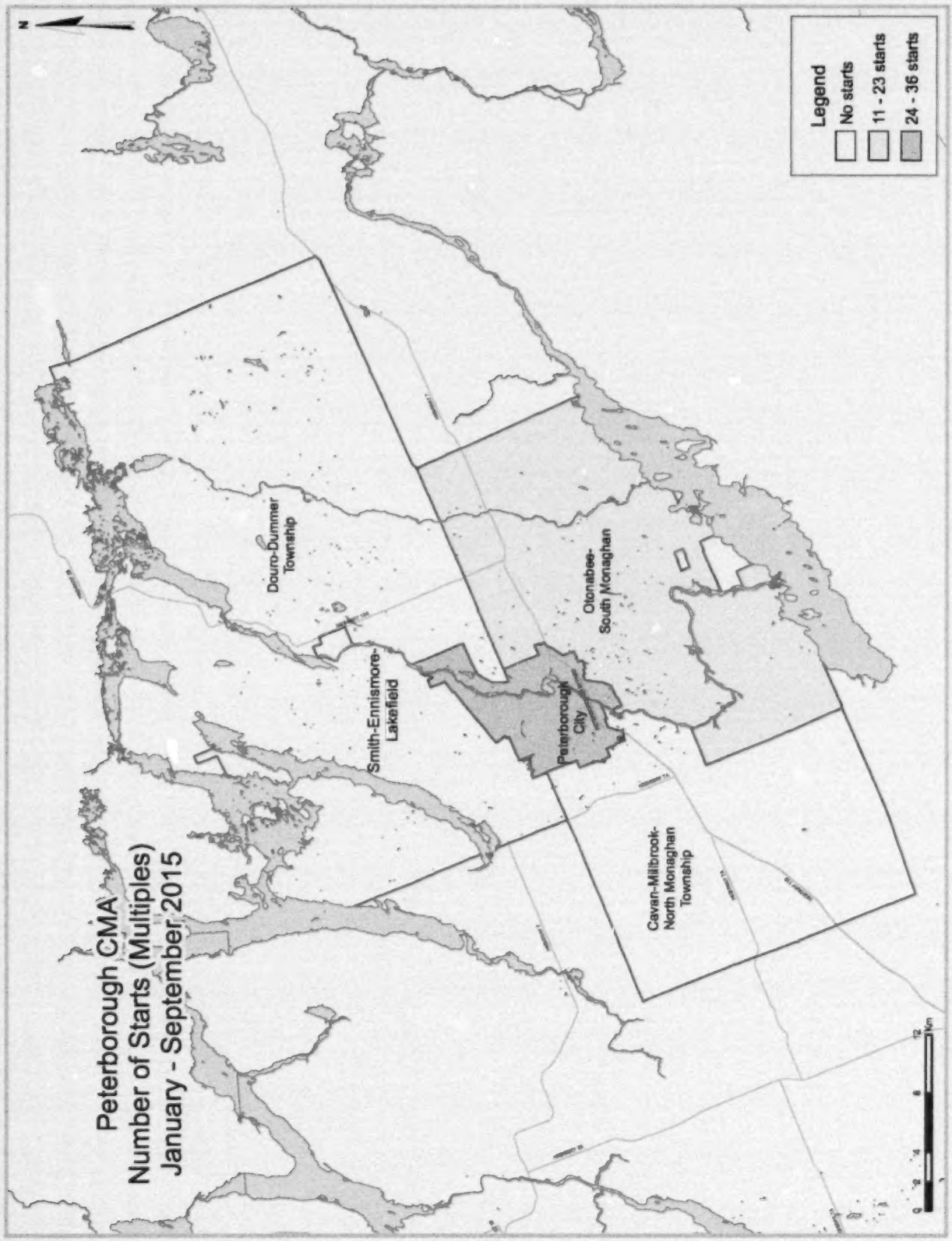
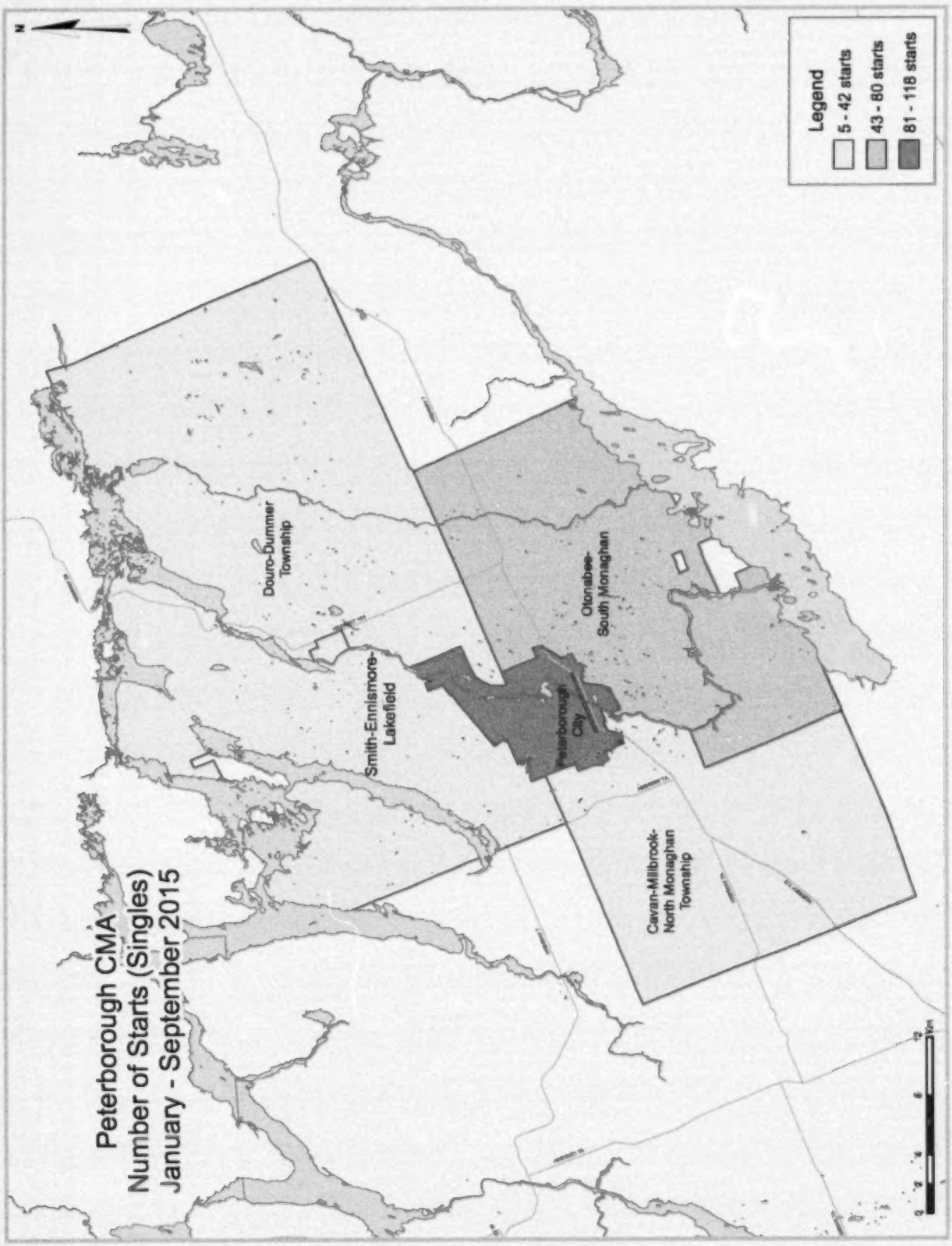
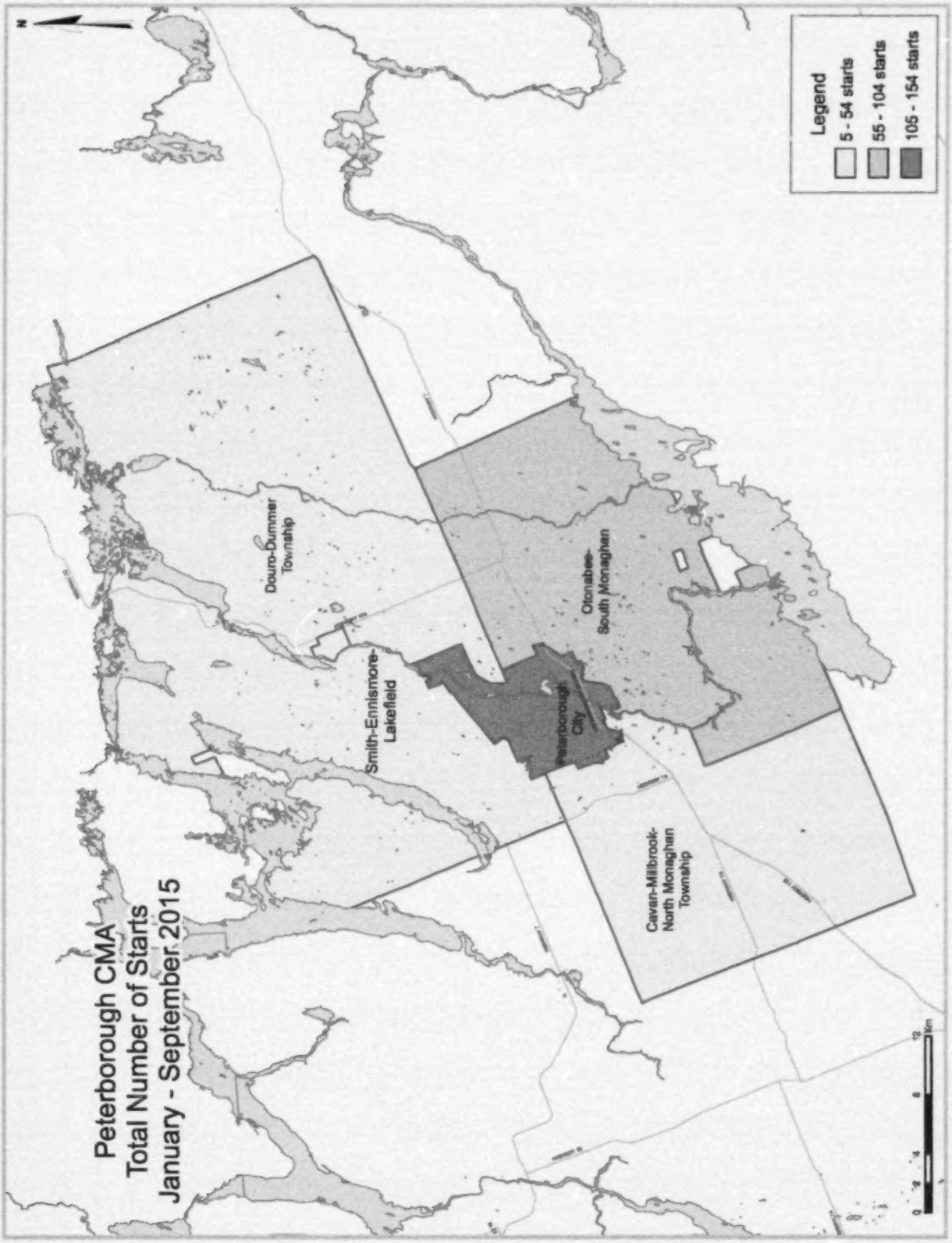

Peterborough CMA
Number of Starts (Multiples)
Third Quarter, 2015
Legend
No starts
11 - 17 starts
18 - 24 starts
N
Douro-Dummer Township
Smith-Ennismore-Lakefield
Peterborough City
Otonabee-South Monaghan
Cavan-Millbrook-North Monaghan Township
0
4
8
12
Km


Peterborough CMA
Number of Starts (Singles)
Third Quarter 2015
Legend
2 - 20 starts
21 - 38 starts
39 - 56 starts
N
Douro-Dummer Township
Otonabee-South Monaghan
Smith-Ennismore-Lakefield
Peterborough City
Cavan-Millbrook-North Monaghan Township
0
2
4
8
12
Km


Peterborough CMA
Total Number of Starts
Third Quarter 2015
Legend
2 - 28 starts
29 - 54 starts
55 - 90 starts
Douro-Dummer Township
Otonabee-South Monaghan
Smith-Ennismore-Lakefield
Peterborough City
Cavan-Millbrook-North Monaghan Township
N
Km


Peterborough CMA
Number of Starts (Multiples)
January - September 2015
Legend
No starts
11 - 23 starts
24 - 36 starts
N
Douro-Dummer Township
Otonabee-South Monaghan
Smith-Ennismore-Lakefield
Peterborough City
Cavan-Millbrook-North Monaghan Township
Km


Peterborough CMA
Number of Starts (Singles)
January - September 2015
Legend
5 - 42 starts
43 - 80 starts
81 - 118 starts
Douro-Dummer Township
Otonabee-South Monaghan
Smith-Ennismore-Lakefield
Peterborough City
Cavan-Millbrook-North Monaghan Township
N


Peterborough CMA
Total Number of Starts
January - September 2015
Legend
5 - 54 starts
55 - 104 starts
105 - 154 starts
N
Douro-Dummer Township
Otonabee-South Monaghan
Smith-Ennismore-Lakefield
Peterborough City
Cavan-Millbrook-North Monaghan Township
0
4
8
12
Km

HOUSING NOW REPORT TABLES

Available in ALL reports:

1	Housing Starts (SAAR and Trend)
1.1	Housing Activity Summary of CMA
2	Starts by Submarket and by Dwelling Type – Current Month or Quarter
2.1	Starts by Submarket and by Dwelling Type – Year-to-Date
3	Completions by Submarket and by Dwelling Type – Current Month or Quarter
3.1	Completions by Submarket and by Dwelling Type – Year-to-Date
4	Absorbed Single-Detached Units by Price Range
5	MLS® Residential Activity
6	Economic Indicators

Available in SELECTED Reports:

1.2	Housing Activity Summary by Submarket
1.3	History of Housing Activity (once a year)
2.2	Starts by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
2.3	Starts by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
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3.4	Completions by Submarket and by Intended Market – Current Month or Quarter
3.5	Completions by Submarket and by Intended Market – Year-to-Date
4.1	Average Price ($) of Absorbed Single-Detached Units

SYMBOLS

n/a	Not applicable
*	Totals may not add up due to co-operatives and unknown market types
**	Percent change > 200%
-	Nil
--	Amount too small to be expressed
SA	Monthly figures are adjusted to remove normal seasonal variation

Table 1: Housing Starts (SAAR and Trend)
Third Quarter 2015

Peterborough CMA[1]	Annual		Monthly SAAR			Trend[2]		
	2013	2014	July 2015	Aug. 2015	Sept. 2015	July 2015	Aug. 2015	Sept. 2015
Single-Detached	224	203	372	312	366	267	281	289
Multiples	130	29	120	84	216	32	46	82
Total	354	232	492	396	582	299	307	371

	Quarterly SAAR		Actual			YTD		
	2015 Q2	2015 Q3	2014 Q3	2015 Q3	% change	2014 Q3	2015 Q3	% change
Single-Detached	281	332	58	103	77.6%	144	217	50.7%
Multiples	24	140	9	35	288.9%	17	47	176.5%
Total	305	472	67	138	106.0%	161	264	64.0%

Source: CMHC

[1] Census Metropolitan Area

[2] The trend is a six-month moving average of the monthly seasonally adjusted annual rates (SAAR)

Detailed data available upon request

Table 1.1: Housing Activity Summary of Peterborough CMA
Third Quarter 2015

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
Q3 2015	103	2	21	0	0	0	0	12	138
Q3 2014	58	0	9	0	0	0	0	0	67
% Change	77.6	n/a	133.3	n/a	n/a	n/a	n/a	n/a	106.0
Year-to-date 2015	217	2	27	0	6	0	0	12	264
Year-to-date 2014	144	2	15	0	0	0	0	0	161
% Change	50.7	0.0	80.0	n/a	n/a	n/a	n/a	n/a	64.0
UNDER CONSTRUCTION									
Q3 2015	137	2	27	0	25	0	0	12	203
Q3 2014	160	2	21	0	13	0	0	84	280
% Change	-14.4	0.0	28.6	n/a	92.3	n/a	n/a	-85.7	-27.5
COMPLETIONS									
Q3 2015	79	0	6	0	0	0	2	0	87
Q3 2014	56	0	15	0	6	30	0	17	124
% Change	41.1	n/a	-60.0	n/a	-100.0	-100.0	n/a	-100.0	-29.8
Year-to-date 2015	242	0	12	0	0	0	2	19	275
Year-to-date 2014	170	0	15	0	24	30	10	46	295
% Change	42.4	n/a	-20.0	n/a	-100.0	-100.0	-80.0	-58.7	-6.8
COMPLETED & NOT ABSORBED									
Q3 2015	17	0	0	0	0	2	n/a	n/a	19
Q3 2014	8	0	4	0	2	14	n/a	n/a	28
% Change	112.5	n/a	-100.0	n/a	-100.0	-85.7	n/a	n/a	-32.1
ABSORBED									
Q3 2015	81	0	8	0	0	0	n/a	n/a	89
Q3 2014	58	0	11	0	12	17	n/a	n/a	98
% Change	39.7	n/a	-27.3	n/a	-100.0	-100.0	n/a	n/a	-9.2
Year-to-date 2015	234	0	19	0	0	1	n/a	n/a	254
Year-to-date 2014	169	0	11	0	23	17	n/a	n/a	220
% Change	38.5	n/a	72.7	n/a	-100.0	-94.1	n/a	n/a	15.5

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
Third Quarter 2015

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
Peterborough City									
Q3 2015	56	0	12	0	0	0	0	12	80
Q3 2014	40	0	9	0	0	0	0	0	49
Cavan Monaghan TP									
Q3 2015	2	0	0	0	0	0	0	0	2
Q3 2014	3	0	0	0	0	0	0	0	3
Douro-Dummer TP									
Q3 2015	8	0	0	0	0	0	0	0	8
Q3 2014	4	0	0	0	0	0	0	0	4
Otonabee-South Monaghan TP									
Q3 2015	27	2	9	0	0	0	0	0	38
Q3 2014	0	0	0	0	0	0	0	0	0
Selwyn TP									
Q3 2015	10	0	0	0	0	0	0	0	10
Q3 2014	11	0	0	0	0	0	0	0	11
Peterborough CMA									
Q3 2015	103	2	21	0	0	0	0	12	138
Q3 2014	58	0	9	0	0	0	0	0	67
UNDER CONSTRUCTION									
Peterborough City									
Q3 2015	66	0	18	0	25	0	0	12	121
Q3 2014	88	2	21	0	13	0	0	65	189
Cavan Monaghan TP									
Q3 2015	7	0	0	0	0	0	0	0	7
Q3 2014	13	0	0	0	0	0	0	0	13
Douro-Dummer TP									
Q3 2015	8	0	0	0	0	0	0	0	8
Q3 2014	19	0	0	0	0	0	0	0	19
Otonabee-South Monaghan TP									
Q3 2015	27	2	9	0	0	0	0	0	38
Q3 2014	12	0	0	0	0	0	0	19	31
Selwyn TP									
Q3 2015	29	0	0	0	0	0	0	0	29
Q3 2014	28	0	0	0	0	0	0	0	28
Peterborough CMA									
Q3 2015	137	2	27	0	25	0	0	12	203
Q3 2014	160	2	21	0	13	0	0	84	280

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
Third Quarter 2015

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETIONS									
Peterborough City									
Q3 2015	55	0	6	0	0	0	2	0	63
Q3 2014	49	0	15	0	6	30	0	17	117
Cavan Monaghan TP									
Q3 2015	4	0	0	0	0	0	0	0	4
Q3 2014	0	0	0	0	0	0	0	0	0
Douro-Dummer TP									
Q3 2015	5	0	0	0	0	0	0	0	5
Q3 2014	5	0	0	0	0	0	0	0	5
Otonabee-South Monaghan TP									
Q3 2015	8	0	0	0	0	0	0	0	8
Q3 2014	0	0	0	0	0	0	0	0	0
Selwyn TP									
Q3 2015	7	0	0	0	0	0	0	0	7
Q3 2014	2	0	0	0	0	0	0	0	2
Peterborough CMA									
Q3 2015	79	0	6	0	0	0	2	0	87
Q3 2014	56	0	15	0	6	30	0	17	124
COMPLETED & NOT ABSORBED									
Peterborough City									
Q3 2015	15	0	0	0	0	2	n/a	n/a	17
Q3 2014	8	0	4	0	1	14	n/a	n/a	27
Cavan Monaghan TP									
Q3 2015	0	0	0	0	0	0	n/a	n/a	0
Q3 2014	0	0	0	0	0	0	n/a	n/a	0
Douro-Dummer TP									
Q3 2015	0	0	0	0	0	0	n/a	n/a	0
Q3 2014	0	0	0	0	0	0	n/a	n/a	0
Otonabee-South Monaghan TP									
Q3 2015	1	0	0	0	0	0	n/a	n/a	1
Q3 2014	0	0	0	0	0	0	n/a	n/a	0
Selwyn TP									
Q3 2015	1	0	0	0	0	0	n/a	n/a	1
Q3 2014	0	0	0	0	1	0	n/a	n/a	1
Peterborough CMA									
Q3 2015	17	0	0	0	0	2	n/a	n/a	19
Q3 2014	8	0	4	0	2	14	n/a	n/a	28

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
Third Quarter 2015

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
ABSORBED									
Peterborough City									
Q3 2015	59	0	8	0	0	0	n/a	n/a	67
Q3 2014	51	0	11	0	12	17	n/a	n/a	91
Cavan Monaghan TP									
Q3 2015	4	0	0	0	0	0	n/a	n/a	4
Q3 2014	0	0	0	0	0	0	n/a	n/a	0
Douro-Dummer TP									
Q3 2015	5	0	0	0	0	0	n/a	n/a	5
Q3 2014	5	0	0	0	0	0	n/a	n/a	5
Otonabee-South Monaghan TP									
Q3 2015	7	0	0	0	0	0	n/a	n/a	7
Q3 2014	0	0	0	0	0	0	n/a	n/a	0
Selwyn TP									
Q3 2015	6	0	0	0	0	0	n/a	n/a	6
Q3 2014	2	0	0	0	0	0	n/a	n/a	2
Peterborough CMA									
Q3 2015	81	0	8	0	0	0	n/a	n/a	89
Q3 2014	58	0	11	0	12	17	n/a	n/a	98

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.3: History of Housing Starts
Peterborough CMA
2005 - 2014

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2014	203	2	21	0	6	0	0	0	232
% Change	-9.4	n/a	0.0	n/a	-77.8	n/a	n/a	-100.0	-34.5
2013	224	0	21	0	27	0	0	82	354
% Change	13.7	n/a	16.7	n/a	-3.6	-100.0	-100.0	36.7	3.2
2012	197	0	18	0	28	30	10	60	343
% Change	-17.6	-100.0	-50.0	n/a	16.7	0.0	n/a	**	-2.3
2011	239	4	36	0	24	30	0	18	351
% Change	-21.9	100.0	33.3	n/a	-63.1	n/a	n/a	**	-13.1
2010	306	2	27	0	65	0	0	4	404
% Change	7.0	n/a	0.0	n/a	**	n/a	-100.0	-86.7	8.9
2009	286	0	27	0	18	0	10	30	371
% Change	-4.3	n/a	-15.6	-100.0	-60.9	n/a	150.0	-34.8	-13.3
2008	299	0	32	1	46	0	4	46	428
% Change	-7.7	-100.0	-31.9	n/a	-25.8	-100.0	n/a	n/a	-20.7
2007	324	2	47	0	62	105	0	0	540
% Change	14.5	n/a	-16.1	n/a	59.0	n/a	n/a	-100.0	23.6
2006	283	0	56	0	39	0	0	59	437
% Change	-37.0	n/a	51.4	n/a	25.8	n/a	-100.0	**	-29.4
2005	449	0	37	0	31	0	98	4	619

Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type
Third Quarter 2015

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	% Change
Peterborough City	56	40	0	0	12	9	12	0	80	49	63.3
Cavan Monaghan TP	2	3	0	0	0	0	0	0	2	3	-33.3
Douro-Dummer TP	8	4	0	0	0	0	0	0	8	4	100.0
Otonabee-South Monaghan TP	27	0	2	0	9	0	0	0	38	0	n/a
Selwyn TP	10	11	0	0	0	0	0	0	10	11	-9.1
Peterborough CMA	103	58	2	0	21	9	12	0	138	67	106.0

Table 2.1: Starts by Submarket and by Dwelling Type
January - September 2015

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	% Change
Peterborough City	118	104	0	2	24	15	12	0	154	121	27.3
Cavan Monaghan TP	5	7	0	0	0	0	0	0	5	7	-28.6
Douro-Dummer TP	10	13	0	0	0	0	0	0	10	13	-23.1
Otonabee-South Monaghan TP	56	0	2	0	9	0	0	0	67	0	n/a
Selwyn TP	28	20	0	0	0	0	0	0	28	20	40.0
Peterborough CMA	217	144	2	2	33	15	12	0	264	161	64.0

Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market Third Quarter 2015

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014
Peterborough City	12	9	0	0	0	0	12	0
Cavan Monaghan TP	0	0	0	0	0	0	0	0
Douro-Dummer TP	0	0	0	0	0	0	0	0
Otonabee-South Monaghan TP	9	0	0	0	0	0	0	0
Selwyn TP	0	0	0	0	0	0	0	0
Peterborough CMA	21	9	0	0	0	0	12	0

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market January - September 2015

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Peterborough City	24	15	0	0	0	0	12	0
Cavan Monaghan TP	0	0	0	0	0	0	0	0
Douro-Dummer TP	0	0	0	0	0	0	0	0
Otonabee-South Monaghan TP	9	0	0	0	0	0	0	0
Selwyn TP	0	0	0	0	0	0	0	0
Peterborough CMA	33	15	0	0	0	0	12	0

Table 2.4: Starts by Submarket and by Intended Market Third Quarter 2015

Submarket	Freehold		Condominium		Rental		Total*	
	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014
Peterborough City	68	49	0	0	12	0	80	49
Cavan Monaghan TP	2	3	0	0	0	0	2	3
Douro-Dummer TP	8	4	0	0	0	0	8	4
Otonabee-South Monaghan TP	38	0	0	0	0	0	38	0
Selwyn TP	10	11	0	0	0	0	10	11
Peterborough CMA	126	67	0	0	12	0	138	67

Table 2.5: Starts by Submarket and by Intended Market January - September 2015

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Peterborough City	136	121	6	0	12	0	154	121
Cavan Monaghan TP	5	7	0	0	0	0	5	7
Douro-Dummer TP	10	13	0	0	0	0	10	13
Otonabee-South Monaghan TP	67	0	0	0	0	0	67	0
Selwyn TP	28	20	0	0	0	0	28	20
Peterborough CMA	246	161	6	0	12	0	264	161

Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type
Third Quarter 2015

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	% Change
Peterborough City	55	49	2	0	6	21	0	47	63	117	-46.2
Cavan Monaghan TP	4	0	0	0	0	0	0	0	4	0	n/a
Douro-Dummer TP	5	5	0	0	0	0	0	0	5	5	0.0
Otonabee-South Monaghan TP	8	0	0	0	0	0	0	0	8	0	n/a
Selwyn TP	7	2	0	0	0	0	0	0	7	2	**
Peterborough CMA	79	56	2	0	6	21	0	47	87	124	-29.8

Table 3.1: Completions by Submarket and by Dwelling Type
January - September 2015

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	% Change
Peterborough City	142	129	2	0	12	44	0	76	156	249	-37.3
Cavan Monaghan TP	13	7	0	0	0	0	0	0	13	7	85.7
Douro-Dummer TP	24	21	0	0	0	0	0	0	24	21	14.3
Otonabee-South Monaghan TP	41	0	0	0	0	0	19	0	60	0	n/a
Selwyn TP	22	13	0	0	0	5	0	0	22	18	22.2
Peterborough CMA	242	170	2	0	12	49	19	76	275	295	-6.8

Source: CMHC (Starts and Completions Survey)

Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market
Third Quarter 2015

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014
Peterborough City	6	21	0	0	0	30	0	17
Cavan Monaghan TP	0	0	0	0	0	0	0	0
Douro-Dummer TP	0	0	0	0	0	0	0	0
Otonabee-South Monaghan TP	0	0	0	0	0	0	0	0
Selwyn TP	0	0	0	0	0	0	0	0
Peterborough CMA	6	21	0	0	0	30	0	17

Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market
January - September 2015

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Peterborough City	12	34	0	10	0	30	0	46
Cavan Monaghan TP	0	0	0	0	0	0	0	0
Douro-Dummer TP	0	0	0	0	0	0	0	0
Otonabee-South Monaghan TP	0	0	0	0	0	0	19	0
Selwyn TP	0	5	0	0	0	0	0	0
Peterborough CMA	12	39	0	10	0	30	19	46

Table 3.4: Completions by Submarket and by Intended Market
Third Quarter 2015

Submarket	Freehold		Condominium		Rental		Total*	
	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014
Peterborough City	61	64	0	36	2	17	63	117
Cavan Monaghan TP	4	0	0	0	0	0	4	0
Douro-Dummer TP	5	5	0	0	0	0	5	5
Otonabee-South Monaghan TP	8	0	0	0	0	0	8	0
Selwyn TP	7	2	0	0	0	0	7	2
Peterborough CMA	85	71	0	36	2	17	87	124

Table 3.5: Completions by Submarket and by Intended Market
January - September 2015

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Peterborough City	154	144	0	49	2	56	156	249
Cavan Monaghan TP	13	7	0	0	0	0	13	7
Douro-Dummer TP	24	21	0	0	0	0	24	21
Otonabee-South Monaghan TP	41	0	0	0	19	0	60	0
Selwyn TP	22	13	0	5	0	0	22	18
Peterborough CMA	254	185	0	54	21	56	275	295

Source: CMHC (Starts and Completions Survey)

Table 4: Absorbed Single-Detached Units by Price Range
Third Quarter 2015

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $250,000		$250,000 - $299,999		$300,000 - $349,999		$350,000 - $399,999		$400,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Peterborough City													
Q3 2015	2	3.6	10	18.2	21	38.2	10	18.2	12	21.8	55	315,000	347,806
Q3 2014	1	2.0	14	28.0	25	50.0	10	20.0	0	0.0	50	325,000	318,214
Year-to-date 2015	5	3.8	30	23.1	56	43.1	21	16.2	18	13.8	130	315,000	349,928
Year-to-date 2014	9	7.1	44	34.9	56	44.4	16	12.7	1	0.8	126	305,000	306,417
Cavan Monaghan TP													
Q3 2015	0	0.0	0	0.0	0	0.0	3	100.0	0	0.0	3	-	-
Q3 2014	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Year-to-date 2015	0	0.0	1	25.0	0	0.0	3	75.0	0	0.0	4	-	-
Year-to-date 2014	0	0.0	1	50.0	0	0.0	1	50.0	0	0.0	2	-	-
Douro-Dummer TP													
Q3 2015	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Q3 2014	0	0.0	0	0.0	1	33.3	0	0.0	2	66.7	3	-	-
Year-to-date 2015	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	1	-	-
Year-to-date 2014	3	30.0	1	10.0	2	20.0	1	10.0	3	30.0	10	-	-
Otonabee-South Monaghan TP													
Q3 2015	0	0.0	2	40.0	2	40.0	0	0.0	1	20.0	5	-	-
Q3 2014	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Year-to-date 2015	0	0.0	2	40.0	2	40.0	0	0.0	1	20.0	5	-	-
Year-to-date 2014	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Selwyn TP													
Q3 2015	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Q3 2014	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Year-to-date 2015	0	0.0	1	50.0	1	50.0	0	0.0	0	0.0	2	-	-
Year-to-date 2014	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0	1	-	-
Peterborough CMA													
Q3 2015	2	3.2	12	19.0	23	36.5	13	20.6	13	20.6	63	327,500	346,556
Q3 2014	1	1.9	14	26.4	26	49.1	10	18.9	2	3.8	53	325,000	333,061
Year-to-date 2015	5	3.5	34	23.9	59	41.5	24	16.9	20	14.1	142	325,000	337,513
Year-to-date 2014	12	8.6	46	33.1	59	42.4	18	12.9	4	2.9	139	322,500	316,824

Source: CMHC (Market Absorption Survey)

Table 4.1: Average Price ($) of Absorbed Single-detached Units Third Quarter 2015						
Submarket	Q3 2015	Q3 2014	% Change	YTD 2015	YTD 2014	% Change
Peterborough City	347,806	318,214	9.3	349,928	306,417	14.2
Cavan Monaghan TP	--	--	n/a	--	--	n/a
Douro-Dummer TP	--	--	n/a	--	--	n/a
Otonabee-South Monaghan TP	--	--	n/a	--	--	n/a
Selwyn TP	--	--	n/a	--	--	n/a
Peterborough CMA	346,556	333,061	4.1	337,513	316,824	6.5

Source: CMHC (Market Absorption Survey)

Table 5: MLS® Residential Activity for Peterborough
Third Quarter 2015

		Number of Sales[1]	Yr/Yr[2] (%)	Sales SA[1]	Number of New Listings[1]	New Listings SA[1]	Sales-to-New Listings SA[2]	Average Price[1] ($)	Yr/Yr[2] (%)	Average Price[1] ($) SA
2014	January	91	-9.0	191	283	379	50.4	222,334	-7.5	239,780
	February	124	-19.0	182	289	369	49.3	262,916	3.8	278,729
	March	193	-1.0	197	515	390	50.5	274,455	2.7	279,142
	April	239	-5.2	209	473	370	56.5	281,529	8.2	281,343
	May	319	10.8	229	642	444	51.6	289,041	2.5	278,450
	June	290	0.3	218	616	460	47.4	298,099	8.2	285,013
	July	315	11.3	235	556	452	52.0	294,926	8.4	282,989
	August	266	3.9	223	414	416	53.6	278,322	3.0	278,305
	September	220	0.9	210	435	433	48.5	279,553	-1.1	272,195
	October	199	-10.0	189	348	403	46.9	285,111	-1.6	278,553
	November	183	-5.7	222	242	398	55.8	256,311	-4.2	269,153
	December	139	54.4	273	163	463	59.0	286,230	9.5	285,174
2015	January	153	68.1	318	311	411	77.4	262,395	18.0	281,539
	February	167	34.7	246	296	402	61.2	261,568	-0.5	277,882
	March	214	10.9	234	587	442	52.9	276,386	0.7	281,531
	April	314	31.4	248	565	429	57.8	292,626	3.9	291,778
	May	350	9.7	241	567	395	61.0	326,185	12.9	309,330
	June	350	20.7	246	506	376	65.4	314,268	5.4	298,547
	July	298	-5.4	222	488	402	55.2	308,099	4.5	296,651
	August	311	16.9	250	439	425	58.8	304,247	9.3	302,500
	September	281	27.7	259	374	387	66.9	309,121	10.6	301,643
	October									
	November									
	December									
	Q3 2014	801	5.8		1,405			285,190	3.9	
	Q3 2015	890	11.1		1,301			307,076	7.7	
	YTD 2014	2,057	1.1		4,223			282,052	4.5	
	YTD 2015	2,438	18.5		4,133			300,376	6.5	

MLS® is a registered trademark of the Canadian Real Estate Association (CREA).

[1]Source: CREA
[2]Source: CMHC, adapted from MLS® data supplied by CREA

Table 6: Economic Indicators
Third Quarter 2015

		Interest Rates			NHPI, Total, (Ontario) 2007=100	CPI, 2002 =100 (Ontario)	Peterborough Labour Market			
		P & I Per $100,000	Mortgage Rates (%) 1 Yr. Term	Mortgage Rates (%) 5 Yr. Term			Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings ($)
2014	January	595	3.14	5.24	117.5	123.3	55.9	9.1	59.2	805
	February	595	3.14	5.24	117.9	124.6	56.1	9.5	59.7	802
	March	581	3.14	4.99	117.9	125.1	56.1	10.1	60.1	796
	April	570	3.14	4.79	118.4	125.9	56.8	9.8	60.6	780
	May	570	3.14	4.79	118.4	126.5	57.9	9.2	61.4	799
	June	570	3.14	4.79	118.8	126.9	59.3	8.6	62.4	811
	July	570	3.14	4.79	118.7	126.5	61.5	7.8	64.1	819
	August	570	3.14	4.79	119.1	126.5	63.3	7.9	66.0	824
	September	570	3.14	4.79	119.3	126.7	63.0	7.8	65.6	830
	October	570	3.14	4.79	119.4	126.8	62.4	7.8	65.0	844
	November	570	3.14	4.79	119.6	126.3	62.2	7.4	64.5	839
	December	570	3.14	4.79	119.8	125.4	63.4	6.9	65.4	818
2015	January	570	3.14	4.79	119.7	125.3	62.9	7.0	64.9	799
	February	567	2.89	4.74	120.1	126.2	61.4	7.7	63.8	790
	March	567	2.89	4.74	120.3	127.1	60.1	7.8	62.6	792
	April	561	2.89	4.64	120.6	126.9	60.2	8.1	62.9	813
	May	561	2.89	4.64	121.0	127.7	61.2	7.4	63.4	823
	June	561	2.89	4.64	121.5	128.2	63.2	7.1	65.2	837
	July	561	2.89	4.64	121.9	128.4	64.5	6.6	66.3	832
	August	561	2.89	4.64	122.5	128.0	63.9	7.1	65.9	847
	September	561	2.89	4.64		127.8	61.7	8.0	64.3	860
	October									
	November									
	December									

"P & I" means Principal and Interest (assumes $100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)

METHODOLOGY

Starts & Completions Survey Methodology

The Starts and Completions Survey is conducted by way of site visits which are used to confirm that new units have reached set stages in the construction process. Since most municipalities in the country issue building permits, these are used as an indication of where construction is likely to take place. In areas where there are no permits, reliance has to be placed either on local sources or searching procedures.

The Starts and Completions Survey is carried out monthly in urban areas with population in excess of 50,000, as defined by the 2011 Census. In urban areas with populations of 10,000 to 49,999, all Starts are enumerated in the last month of the quarter (i.e. four times a year, in March, June, September and December). In these centres with quarterly enumeration, Completion activity is modeled based on historical patterns. Monthly Starts and Completions activity in these quarterly locations are statistically estimated at a provincial level for single and multi categories. Centres with populations below 10,000 are enumerated on a sample basis, also in the last month of each quarter (i.e. four times a year, in March, June, September and December).

The Starts and Completions Survey enumerates dwelling units in new structures only, designed for non-transient and year-round occupancy.

Mobile homes are included in the surveys. A mobile home is a type of manufactured house that is completely assembled in a factory and then moved to a foundation before it is occupied.

Trailers or any other movable dwelling (the larger often referred to as a mobile home) with no permanent foundation are excluded from the survey.

Conversions and/or alterations within an existing structure are excluded from the surveys as are seasonal dwellings, such as: summer cottages, hunting and ski cabins, trailers and boat houses; and hostel accommodations, such as: hospitals, nursing homes, penal institutions, convents, monasteries, military and industrial camps, and collective types of accommodation such as: hotels, clubs, and lodging homes.

Market Absorption Survey Methodology

The Market Absorption Survey is carried out in conjunction with the Starts and Completions Survey in urban areas with populations in excess of 50,000. When a structure is recorded as completed, an update is also made as units are sold or rented. The dwellings are then enumerated each month until such time as full absorption occurs.

STARTS AND COMPLETIONS SURVEY AND MARKET ABSORPTION SURVEY DEFINITIONS

A "**dwelling unit**", for purposes of the Starts and Completions Survey, is defined as a structurally separate set of self-contained living premises with a private entrance from outside the building or from a common hall, lobby, or stairway inside the building. Such an entrance must be one that can be used without passing through another separate dwelling unit.

A "**start**", for purposes of the Starts and Completions Survey, is defined as the beginning of construction work on a building, usually when the concrete has been poured for the whole of the footing around the structure, or an equivalent stage where a basement will not be part of the structure.

The number of units "**under construction**" as at the end of the period shown, takes into account certain adjustments which are necessary for various reasons. For example, after a start on a dwelling has commenced construction may cease, or a structure, when completed, may contain more or fewer dwelling units than were reported at start.

A "**completion**", for purposes of the Starts and Completions Survey, is defined as the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as completed where up to 10 per cent of the proposed work remains to be done.

The term "**absorbed**" means that a housing unit is no longer on the market (i.e. has been sold or rented). This usually happens when a binding contract is secured by a non-refundable deposit and has been signed by a qualified purchaser. The purpose of the Market Absorption Survey is to measure the rate at which units are sold or rented after they are completed, as well as collect prices.

DWELLING TYPES:

A "**Single-Detached**" dwelling (also referred to as "**Single**") is a building containing only one dwelling unit, which is completely separated on all sides from any other dwelling or structure. Includes link homes, where two units may share a common basement wall but are separated above grade. Also includes cluster-single developments.

A "**Semi-Detached (Double)**" dwelling (also referred to as "**Semi**") is one of two dwellings located side-by-side in a building, adjoining no other structure and separated by a common or party wall extending from ground to roof.

A "**Row (Townhouse)**" dwelling is a one family dwelling unit in a row of three or more attached dwellings separated by a common or party wall extending from ground to roof.

The term "**Apartment and other**" includes all dwellings other than those described above, including structures commonly known as stacked townhouses, duplexes, triplexes, double duplexes and row duplexes.

INTENDED MARKET:

The "**intended market**" is the tenure in which the unit is being marketed. This includes the following categories:

Freehold: A residence where the owner owns the dwelling and lot outright.

Condominium (including Strata-Titled): An individual dwelling which is privately owned, but where the building and/or the land are collectively owned by all dwelling unit owners. A condominium is a form of ownership rather than a type of house.

Rental: Dwelling constructed for rental purposes regardless of who finances the structure.

GEOGRAPHICAL TERMS:

A census metropolitan area (CMA) or a census agglomeration (CA) is formed by one or more adjacent municipalities centred on a large urban area (known as the urban core). The census population count of the urban core is at least 10,000 to form a census agglomeration and at least 100,000 to form a census metropolitan area. To be included in the CMA or CA, other adjacent municipalities must have a high degree on integration with the central urban area, as measured by commuting flows derived from census place of work data. CMAs and CAs contain whole municipalities or Census Subdivisions.

A "**Rural**" area, for the purposes of this publication, is a centre with a population less than 10,000.

All data presented in this publication is based on Statistics Canada's 2006 Census area definitions.

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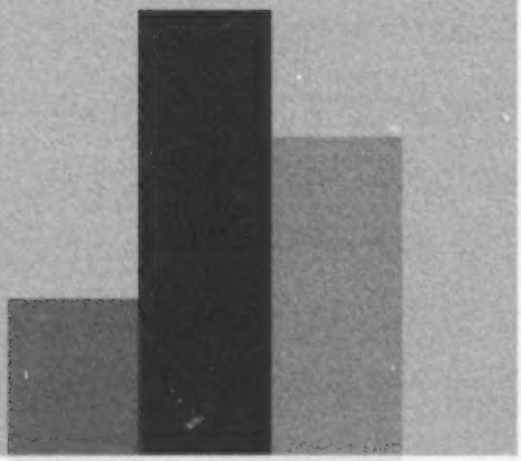

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